

## Factors Related to The Level of Compliance to Pay Contributions of National Health Insurance Participants Non-Wage Earners

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### Article Information *Abstract*

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**Introduction:** Nationally, in 2022 there are 15,679,006 participants of Non-Wage Earners in arrears of contributions, while in the working area of BPJS Kesehatan Kambi Branch there are 228,181 participants of Non-Wage Earner Workers in arrears with contributions. The number of participants who are delinquent due to non-compliance of Non-Wage Earner Workers participants in paying contributions. **Objective:** To measure the relationship between knowledge, number of family members and payment methods with the level of compliance to pay contributions for participants of the National Health Insurance Non-Wage Earner Workers in Jambi City in 2023. **Method:** This study is a descriptive study with a cross sectional design. Questionnaire research instruments, then univariate and bivariate analysis with chi-square test. **Results and Discussion:** The results of this study show that there is a significant relationship between knowledge ( $p\text{-value} = 0.000$ ), number of family members ( $p\text{-value} = 0.000$ ) and payment method ( $p\text{-value} = 0.018$ ) with the level of compliance to pay contributions of national health insurance participants non-wage earners workers in Jambi City. **Conclusion:** there is a relationship between knowledge, number of family members and payment methods with the level of compliance to pay contributions of national health insurance participants non-wage earners workers in Jambi City.

**Keywords:** Compliance to pay dues; Non-Wage Earner Workers; Jambi City;

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### **Introduction**

Health is one of the human rights that is part of welfare that must be realized in accordance with the ideals of the Indonesian nation as stated in the preamble to the 1945 Constitution (Isriawaty, 2015). In accordance with Law of the Republic of Indonesia Number 36 of 2009, health is defined as an optimal condition in terms of physical, mental, spiritual, and social that allows each individual to lead a productive social and economic life (Anisah, 2020)

To reduce the risk of *uncertainty*, the government has introduced an initiative known as the National Health Insurance Program. The development of National Health Insurance Program participation rates every year continues to increase. According to BPJS Kesehatan records, the number of participants in health insurance programs throughout Indonesia in 2022 will reach 248,771,083 (91.8%) people. In Jambi Province, the total number of participants in the health insurance program was 3,026,329 (83.03%) people. In July 2023, in Jambi City, there are 613,047 (98.56%) people who have participated in the health insurance program.

The increase in the number of participants is not in line with their level of compliance in making contribution payments. At this time, the problem is no longer related to the number of participants but the number of participants who are in arrears in paying contributions (Situmorang, 2022). Based on data from the National Social Security Council (DJSN), nationally in 2022 there are 15,679,006 participants of Non-Wage Earners in arrears of contributions, while in the working area of BPJS Kesehatan Kambi Branch there are 228,181 Non-Wage Earner Workers participants in arrears with contributions (Tampubolon et al., 2023)

Based on BPJS Health data in 2022, of the 5 regencies/cities that are the working areas of BPJS Kesehatan Jambi Branch, Jambi City is the area with the highest number of participants who are in arrears, as many as 103,195 participants who are in arrears, or equivalent to 45%. Meanwhile, East Tanjung Jabung Regency is the area with the least number of participants who made arrears, there were 18,978 participants (8.13%) who made arrears.

Non-Wage Worker participants' non-compliance in paying fees led many participants to agile (Fejrini et al., 2021). Predisposing factors, probable or supporting factors, and reinforcing factors are some of the factors that influence human health behavior, according to Lawrence Green's ideas. These factors include behavior related to compliance with National Health Insurance contributions.

Research in Bontomatene sub-district by (Ramadani & Batara, 2021) found that there was a relationship between income levels, knowledge, and perceptions of contribution rates and payment compliance rates. Meanwhile, Jihan Adani's (2019) research found that there is a correlation between the level of knowledge, quality of health services, contribution rates, payment methods, and family support with the level of compliance with National Health Insurance Program contribution payments (Adani et al., 2019).

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Based on an initial survey conducted through interviews with 15 Non-Wage Earner Workers participants, it was found that 10 of them made contribution payments after the 10th of each month. The reason behind non-compliance with the payment of these dues is due to lack of knowledge regarding payment deadlines and the uncertainty of income they experience. In addition, some participants had a fairly large number of dependents.

Non-compliance in payment of contributions can have an impact on participants and for BPJS Kesehatan managers (Lisnah et al., 2023). For participants, the impact is the hampering of health services because the membership status will become inactive starting from the next month after late payment. As a result, health service guarantees will be temporarily suspended. Meanwhile, for BPJS Health managers, the impact is to experience considerable losses (Pratiwi, 2016). Therefore, it is necessary to conduct research on the factors that affect the compliance rate of participants of the National Health Insurance Non-Wage Earner Workers in Jambi City in 2023.

### Method

This study was with *a cross sectional* design. The population of this study is all participants of the National Health Insurance in the Non-Wage Earner Workers segment in Jambi City. This study involved 106 respondents with a sampling technique using *cluster random sampling*. Questionnaires were used as instruments in this study, which then carried out univariate and bivariate analysis with *chi-square tests*.

### Results and Discussion

#### Result

The frequency distribution on variables, both dependent and independent variables, is obtained from the results of univariate analysis.

**Table 1**  
**Frequency Distribution of Dependent Variables and Independent Variables**

Variable	Frequency (f)	%
<b>Compliance</b>		
Less Compliant	44	41,5
Obedient	62	58,5
<b>Knowledge</b>		
Less	50	47,2
Good	56	52,8
<b>Number of Family Members</b>		
Big	24	22,6
Small	82	77,4
<b>Payment Methods</b>		
Cash	72	67,9
Non-cash	34	32,1

Based on the data in Table 1, most Non-Wage Earner Workers participants (58.5%) showed compliance in fulfilling National Health Insurance Program contributions. In

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addition, more than half of Non-Wage Earner Workers participants (52.8%) had a fairly good level of knowledge. In addition, most Non-Wage Earner Workers participants (77.4%) came from families with relatively few members. Finally, most Non-Wage Earner Workers participants (67.9%) choose the cash payment method when giving contributions

**Table 2**  
**Results of Bivariate Analysis of Knowledge with the Level of Compliance to Pay Contributions of National Health Insurance Workers**

Knowledge	Compliance to Pay Dues				Total		PR	CI (95%)	p-value
	Less Compliant	%	Obedient	%	N	%			
Less	32	64,0	18	36,0	50	100	2,987	1,735–5,140	0,000
Good	12	21,4	44	78,6	56	100			

In Table 2. A p-value of 0.000 was obtained which shows that there is a statistically significant relationship between knowledge and the level of compliance with paying contributions of participants in the National Health Insurance for Non-Wage Earners in Jambi City. Lack of knowledge increased the likelihood of respondents being less compliant by 2,987 times compared to respondents with good knowledge.

**Table 3**  
**Results of Bivariate analysis Number of Family Members with Compliance Level to Pay Contributions of National Health Insurance Participants Non-Wage Earners in Jambi City in 2023**

Number of Family Members	Compliance to Pay Dues				Total		PR	CI (95%)	p-value
	Less Compliant	%	Obedient	%	N	%			
Big	21	87,5	3	12,5	24	100	3,120	2,137 – 4,554	0,000
Small	23	28,0	59	72,0	82	100			

Based on Table 3. there is a statistically significant relationship between the number of family members and the level of compliance to pay the National Health Insurance payment for Non-Wage Earners in Jambi City in 2023, which is indicated by a *p-value* of 0.000. A larger number of family members increased respondents the likelihood of being less compliant by 3,120 times compared to respondents with a small number of family members.

**Table 4**  
**Results of Bivariate Analysis of Payment Methods with the Level of Compliance to Pay National Health Insurance Participant Contributions**

Payment Methods	Compliance to Pay Dues				Total		PR	CI (95%)	p-value
	Less Compliant	%	Obedient	%	N	%			
Cash	36	50,0	36	50,0	72	100	2,125	1,111–4,064	0,018
Non-cash	8	23,5	26	76,5	34	100			

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Based on Table 4. above, it can be concluded that there is a significant relationship between the payment method and compliance with paying contributions with a *p-value* of 0.018

### **Discussion**

#### **The Relationship between Knowledge and Dues Compliance**

The results of the study found a relationship between knowledge and the level of compliance with paying contributions to participants of the National Health Insurance for Non-Wage Earners in Jambi City in 2023. Based on the results of statistical tests, a *p-value* = 0.000 is obtained. In respondents with low knowledge, the proportion of people who are less compliant is higher at 64% compared to respondents who are well informed or 21.4%.

The results of this study are in line with research by Harahap et al (2021) which shows that knowledge has a relationship with compliance with National Health Insurance Program contribution payments. Furthermore, Handayani et al (2020) also found a relationship between knowledge and non-compliance of independent participants in paying BPJS health contributions with *p-value* of 0.002 (Hildayanti et al., 2020). Adila Solida et al. (2022) further concluded that knowledge has a relationship with non-compliance with BPJS Kesehatan self-contribution payers after using childbirth services (*p-value* = 0.000).

The research of Risdianti and Batara (2021) is not in line with the results of this study which shows that knowledge has no relationship with BPJS Health independent contribution arrears with *p-value* of 0.118 (Ramadani & Batara, 2021).

Field research shows that most people still do not understand that paying dues is an obligation. In addition, some of them do not know information about the deadline for paying contributions to BPJS Kesehatan, available payment methods, and sanctions for not paying contributions.

#### **Relationship between Number of Family Members and Compliance to Pay Dues**

Based on the results of statistical analysis with the *chi-square test*, a *p-value* of 0.000 was obtained. In Jambi City in 2023, there is a relationship between the number of family members and the level of compliance to pay contributions for Non-Wage Earner Workers National Health Insurance participants. The proportion of respondents who were less compliant in paying contributions was 87.5%, compared to only 28% in households with fewer members.

The results of this study are supported by Nurlia et al (2021) and Intiasari et al (2019) who found that the number of family members has a relationship with compliance in fulfilling the obligation to pay National Health Insurance. Based on the findings of research by Witati et al (2022), there is a correlation between the number of family members and their tendency to contribute to BPJS Kesehatan as informal workers.

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However, the results of this study are different from Mekarisce et al. (2021), which found that in the Jambi branch of BPJS Kesehatan work area, the number of families has no relationship with the level of compliance with paying contributions with a *p-value* of 0.051. Research findings show a relationship between the quantity of household members and the level of compliance in fulfilling financial obligations to the Non-Wage Earner Workers National Health Insurance program in Jambi City. In other words, the increase in the number of family members goes hand in hand with the increasing need for health services. Therefore, most of a household's monthly income should be allocated to health expenditures.

#### **The Relationship between Payment Method and Fee Compliance**

Payment method refers to the method that will be used by BPJS Kesehatan participants to fulfill their obligations. BPJS Kesehatan has provided various payment channel options that can be used both cash and non-cash payments.

The results of the study found that in Jambi City in 2023 there is a significant relationship between the payment method and the level of compliance with paying contributions to Non-Wage Earner Workers communities participating in the National Health Insurance program, as evidenced by a *p-value* of 0.018. The proportion of non-compliant respondents is greater in respondents who pay contributions using the cash payment method, which is 50% compared to the 23.5% non-cash payment method. This happens because the majority of respondents revealed that they tend to be lazy and often delay paying dues because they have to queue at the post office or BRILink agents, which also requires travel time. On the other hand, respondents who use the cash payment method but are still obedient in paying contributions because they can pay at Alfamart or Indomaret which are close to where respondents live.

Research findings (Marpaung et al., 2022) and Noerjoedianto et al. (2023) support the results of this study which concludes that the place of payment has a relationship with the compliance of National Health Insurance Program contribution payments. Octaviani (2022) conducted a study that produced similar findings, showing a significant correlation between the distance of payment locations and the level of compliance of rubber farmers in independently fulfilling BPJS Health contribution obligations in Muaro Jambi Regency. Contrary to the findings of Wulandari et al. (2020), this study shows that the distance to the payment location is not related to the level of compliance of independent participants of the BPJS Kesehatan National Health Insurance Program in Solok City (0.780).

Based on research, respondents who choose to pay using the cash payment method on average are less compliant in paying contributions because coming to the place of payment takes time and costs, meanwhile, respondents who use non-cash payment methods tend to be more obedient in making contribution payments because they have ease of access and easier processes, and require a shorter time.

### **Conclusion**

There is a significant relationship between knowledge, number of family members and payment methods with the level of compliance to pay contributions for participants in the National Health Insurance for Non-Wage Earners in Jambi City in 2023.

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